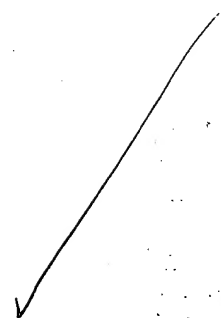


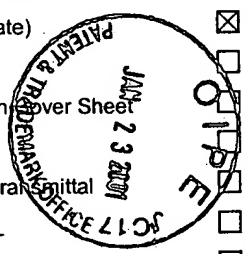
IDS 1/19/2001



Date Mailed: Jan. 18, 2001	Atty/Sec: RRS/la	Filing Date: August 12, 1999
Serial No. 09/373,926	Docket No.: 3899	
Applicants: Ho Ming Luk, et al.		
Title: Detection of Insurance Premium Fraud or Abuse Using a Predictive Software System		


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0001/PTO Rev. 10/95	U.S. Department of Commerce Patent and Trademark Office	Application Number	09/373,926
<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence during pendency of filed application)</i>		Filing Date	August 12, 1999
		First Named Inventor	Ho Ming Luk
		Group Art Unit Number	2763
		Examiner Name	Unknown
Total Number of Pages in This Submission	4*	Attorney Docket Number	3899

ENCLOSURES (check all that apply)	
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REMARKS: * EXCLUDES REFERENCES	

SIGNATURE OF ATTORNEY OR AGENT			
Signature:			
Attorney/Reg. No.:	Robert R. Sachs, Registration No. 42,120	Dated:	1.19.01

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IN THE  
UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Ho Ming Luk, et al.  
SERIAL NO.: 09/373,926  
FILING DATE: August 12, 1999  
TITLE: DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A  
PREDICTIVE SOFTWARE SYSTEM  
EXAMINER: Unknown  
GROUP ART UNIT: 2763  
ATTY. DKT. NO.: 3899

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Dated: 1.19.01

By: Robert R. Sachs

Robert R. Sachs, Registration No. 42,120

COMMISSIONER FOR PATENTS  
WASHINGTON, DC. 20231

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**  
**Under 37 CFR §§ 1.56 and 1.97-98**

SIR:

Pursuant to the provisions of 37 C.F.R. §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449 listing references for consideration by the Examiner. A copy is enclosed herewith of each listed reference which may be material to the examination of this application, and with respect to which there may be a duty to disclose.

The filing of this Supplemental Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

This Supplemental Information Disclosure Statement submitted herewith is being filed:

☒ within three months of the filing date of the application, or date of entry into the national stage of an international application, or before the mailing date of a first official action on the merits, whichever event last occurred.

☒ Applicant submits that no fee is required for the consideration of the accompanying Information Disclosure Statement.

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,

HO MING LUK, ET AL.

Dated: 1.19.01

By: Robert R. Sachs  
Robert R. Sachs, Registration No. 42,120  
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Fax.: (415) 281-1350

<b>FORM PTO-1449</b> (REV. 6-89) <b>U.S. DEPARTMENT OF COMMERCE</b> Patent and Trademark Office <b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary)	Attorney's Docket No. <b>3899</b>	Application No. <b>09/373,926</b>
Applicant <b>Ho Ming Luk</b>		
Filing Date <b>August 12, 1999</b>		Group Art Unit <b>2763</b>

**U.S. PATENT DOCUMENTS**

Examiner Initial	P	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
	P	6,049,773	4/11/00	McCormack et al.	705	4	
	Q	6,029,144	2/22/00	Barrett et al.	705	30	
	R	5,907,602	5/25/99	Peel et al.	379	114	
	S	5,835,897	11/10/98	Dang	705	2	
	T	5,819,226	10/6/98	Gopinathan et al.	705	1	
	U	5,577,169	11/19/96	Prezioso	395	61	
	V	5,253,164	10/12/93	Holloway et al.	364	406	
	W	5,253,164	10/12/93	Holloway et al.	364	406	

**FOREIGN PATENT DOCUMENTS**

P	Document Number	Date	Country	Class	Subclass	Translation
						Yes No

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

X	PCT Search Report PCT/US00/21298	
Y	Daniels, S., "High-Tech Tool for Fighting Health Fraud", <i>National Underwriter</i> , Oct. 6, 1997, pp.27.	
Z	Galfond, G., "Data Mining Can Unearth a Competitive Edge", <i>National Underwriter</i> , Oct. 6, 1997, pp. 10	
AA	Manchur, D., "Mining for Fraud", <i>Canadian Insurance</i> , Sept. 1998, pp. 24	
AB	Schwartz, S., "Artificial Intelligence: Reviving the Love Affair", <i>Insurance &amp; Technology</i> , Aug. 1996, pp. 42.	
AC	Tauhart, C., "Neural Networks: Not Just a Black Box", <i>Insurance &amp; Technology</i> , April 1997, pp. 30.	

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered.  
 Include copy of this form with next communication to applicant.